

Certificate of Notice Page 1 of 4
 United States Bankruptcy Court
 Eastern District of Pennsylvania

In re:
 Matthew David Missimer
 Nicole Elizabeth Missimer
 Debtors

Case No. 15-11760-ref
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0313-4

User: Cathleen
 Form ID: 309A

Page 1 of 2
 Total Noticed: 58

Date Rcvd: Sep 02, 2016

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 04, 2016.

db/jdb #+Matthew David Missimer, Nicole Elizabeth Missimer, 106 Memorial Highway, Apt. 3,
 Fleetwood, PA 19522-8898
 smg +Bureau of Audit and Enforcement, City of Allentown, 435 Hamilton Street,
 Allentown, PA 18101-1603
 smg City Treasurer, Eighth and Washington Streets, Reading, PA 19601
 smg +Lehigh County Tax Claim Bureau, 17 South Seventh Street, Allentown, PA 18101-2401
 smg +Tax Claim Bureau, 633 Court Street, Second Floor, Reading, PA 19601-4300
 13490098 +AES, 1200 N. 7th Street, Harrisburg, PA 17102-1419
 13490099 +Affilia Home Health, 1811 Olde Homestead Ln., Lancaster, PA 17601-5837
 13501920 +AmeriCredit Financial Services, Inc. dba GM Financ, P O Box 183853,
 Arlington, TX 76096-3853
 13490100 +Apex Asset, 1891 Santa Barbara, Lancaster, PA 17601-4106
 13490101 +Ar Resources Inc, 1777 Sentry Pkwy W, Blue Bell, PA 19422-2206
 13490102 +Arcadia Recovery Bureau, PO Box 41309, Dept. 310, Nashville, TN 37204-1309
 13490106 +Commonwealth Fin, 245 Main St, Dickson City, PA 18519-1641
 13490107 +Congress Collection Corp, 24901 Northwestern Hwy Ste 300, Southfield, MI 48075-2207
 13490109 +David Apothaker, Esquire, 520 Fellowship Road, Suite C306, Mount Laurel, NJ 08054-3410
 13490111 +Diamond Credit Union, 1600 Medical Drive, Pottstown, PA 19464-3242
 13490112 +ENM Law Group, PO Box 214, Reading, PA 19603-0214
 13524715 Educational Credit Management Corp /ECMC, PO BOX 16408, ST. PAUL, MN 55116-0408
 13490114 #+Global Lending Service, 5 Concourse Pkwy Ne Ste, Atlanta, GA 30328-7104
 13518341 +Global Lending Services, 6400 Main Street, Amherst, NY 14221-5858
 13517732 +Global Lending Services, 6400 Main Street, Amherst, New York 14221-5858
 13520881 +Global Lending Services, KML Law Group, P.C., 701 Market Street, Suite 5000,
 Philadelphia, PA 19106-1541
 13601821 +Mendelsohn and Mendelsohn, P.C., 637 Walnut Street, Reading, PA 19601-3524
 13490118 +Michael R. Shires, MA, 3212 Kutztown Road, Reading, PA 19605-2661
 13490120 +National Recovery Agen, 2491 Paxton St, Harrisburg, PA 17111-1036
 13540624 Navient Solutions, Inc., P.O. Box 9640, Wilkes-Barre, PA 18773-9640
 13490127 +Orthopaedic Associates of Reading, LTD, 301 S. 7th Ave., Suite 3220,
 West Reading, PA 19611-1493
 13490128 +P H E A A/h C B, Aes/Ddb, PO Box 8183, Harrisburg, PA 17105-8183
 13562596 +PHEAA, PO BOX 8147, HARRISBURG PA 17105-8147
 13490131 RAB Inc., PO Box 34111, Memphis, TN 38184-0111
 13490134 +RHPN Weight Management CTR, PO Box 70892, Philadelphia, PA 19176-5892
 13490132 Reading Anesthesia Associates Ltd, PO Box 16052, Reading, PA 19612-6052
 13490133 +Reading Health System, PO Box 70894, Philadelphia, PA 19176-5894
 13490141 U S Dept Of Ed/Gsl/Atl, PO Box 4222, Iowa City, IA 52244
 13490139 U S Dept Of Ed/fisl/ch, Bankruptcy Unit, PO Box 65128, Saint Paul, MN 55165
 13490144 +VNA Community Care Services, 1811 Olde Homestead Ln, Lancaster, PA 17601-5837
 13490145 +West Wyo Services, LLC, PO Box 41518, Boston, MA 02241-0001

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

aty E-mail/Text: tobykmendelsohn@comcast.net Sep 03 2016 01:50:21 BRENNNA HOPE MENDELSON, Mendelsohn & Mendelsohn, PC, 637 Walnut Street, Reading, PA 19601
 tr +EDI: QLEFELDMAN.COM Sep 03 2016 01:33:00 LYNN E. FELDMAN, Feldman Law Offices PC, 221 N. Cedar Crest Blvd., Allentown, PA 18104-4603
 smg +E-mail/Text: robertsl2@dnb.com Sep 03 2016 01:51:37 Dun & Bradstreet, INC, 3501 Corporate Pkwy, P.O. Box 520, Centre Valley, PA 18034-0520
 smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Sep 03 2016 01:51:17 Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
 smg +E-mail/Text: usapae.bankruptcynotices@usdoj.gov Sep 03 2016 01:51:45 U.S. Attorney Office, c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404
 ust +E-mail/Text: ustpreion03.ph.ecf@usdoj.gov Sep 03 2016 01:51:27 United States Trustee, Office of the U.S. Trustee, 833 Chestnut Street, Suite 500, Philadelphia, PA 19107-4405
 13495936 EDI: PHINAMERI.COM Sep 03 2016 01:33:00 AmeriCredit Financial Services, Inc., dba GM Financial, P O Box 183853, Arlington, TX 76096
 13490103 +EDI: ACCE.COM Sep 03 2016 01:33:00 Asset Acceptance, Attn: Bankrupcy Dept, Po Box 2036, Warren, MI 48090-2036
 13490104 +E-mail/Text: banko@berkscredit.com Sep 03 2016 01:50:43 Berks Credit & Coll, 900 Corporate Dr, Reading, PA 19605-3340
 13490108 E-mail/Text: csdlclientservices@cboflanc.com Sep 03 2016 01:52:21 Credit Bureau of Lancaster County, Inc., P.O. Box 1271, Lancaster, PA 17608-1271
 13490110 EDI: IRS.COM Sep 03 2016 01:33:00 Department of Treasury, Internal Revenue Service, PO Box 7346, Philadelphia PA 19101-7346
 13490113 +EDI: AMINFOFP.COM Sep 03 2016 01:33:00 First Premier Bank, 601 S Minnesota Ave, Sioux Falls, SD 57104-4868
 13490115 +EDI: PHINAMERI.COM Sep 03 2016 01:33:00 Gm Financial, Po Box 181145, Arlington, TX 76096-1145
 13490117 +E-mail/Text: csdlclientservices@cboflanc.com Sep 03 2016 01:52:21 Lancaster Collections, Credit Bureau of Lancaster County, Po Box 1271, Lancaster, PA 17608-1271

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Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

13490119 +EDI: NESF.COM Sep 03 2016 01:33:00 National Enterprise Systems, 29125 Solon Road,
Solon, OH 44139-3442
13490123 +E-mail/Text: Bankruptcy@nslp.org Sep 03 2016 01:51:27 National Student Loan, Po Box 82507,
Lincoln, NE 68501-2507
13490125 +EDI: NAVIENTFKASMSERV.COM Sep 03 2016 01:33:00 Navient, Po Box 9655,
Wilkes Barre, PA 18773-9655
13490126 +EDI: NAVIENTFKASMSERV.COM Sep 03 2016 01:33:00 Navient, PO Box 13611,
Philadelphia, PA 19101-3611
13490130 EDI: PRA.COM Sep 03 2016 01:33:00 Portfolio Recovery Assoc LLC, PO Box 12914,
Norfolk, VA 23541
13506406 E-mail/Text: bkyelectnotices@tgslc.org Sep 03 2016 01:51:43
Texas Guarantee Student Loan Corp, TGSLC, PO BOX 83100, Round Rock TX 78683-3100
13490135 +E-mail/Text: bkyelectnotices@tgslc.org Sep 03 2016 01:51:43 Tx Guar Std,
Tg/Attn. Bankruptcy Department, Po Box 659602, San Antonio, TX 78265-9602
13490143 +E-mail/Text: External.Collections@phoenix.edu Sep 03 2016 01:52:26 University Of Phoenix,
4615 E Elwood St Fl 3, Phoenix, AZ 85040-1908

TOTAL: 22

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

13490105* +Berks Credit & Coll, 900 Corporate Dr, Reading, PA 19605-3340
13537074* ++INTERNAL REVENUE SERVICE, CENTRALIZED INSOLVENCY OPERATIONS, PO BOX 7346,
PHILADELPHIA PA 19101-7346
(address filed with court: Department of Treasury, PO Box 9052, Andover, MA 01810)
13490116* Internal Revenue Service, PO Box 7346, Philadelphia, PA 19101-7346
13490121* +National Recovery Agen, 2491 Paxton St, Harrisburg, PA 17111-1036
13490122* +National Recovery Agen, 2491 Paxton St, Harrisburg, PA 17111-1036
13490124* +National Student Loan, Po Box 82507, Lincoln, NE 68501-2507
13490129* +P H E A A/h C B, Aes/Ddb, Po Box 8183, Harrisburg, PA 17105-8183
13490136* +Tx Guar Std, Tg/Attn. Bankruptcy Department, Po Box 659602, San Antonio, TX 78265-9602
13490137* +Tx Guar Std, Tg/Attn. Bankruptcy Department, Po Box 659602, San Antonio, TX 78265-9602
13490138* +Tx Guar Std, Tg/Attn. Bankruptcy Department, Po Box 659602, San Antonio, TX 78265-9602
13490142* U S Dept Of Ed/Gsl/Atl, Po Box 4222, Iowa City, IA 52244
13490140* U S Dept Of Ed/fisl/ch, Bankruptcy Unit, Po Box 65128, Saint Paul, MN 55165

TOTALS: 0, * 12, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.
While the notice was still deliverable, the notice recipient was advised to update its address with the court
immediately.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Sep 04, 2016

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 2, 2016 at the address(es) listed below:

BRENNA HOPE MENDELSON on behalf of Debtor Matthew David Missimer tobykmendelson@comcast.net
BRENNA HOPE MENDELSON on behalf of Joint Debtor Nicole Elizabeth Missimer
tobykmendelson@comcast.net
JOSHUA ISAAC GOLDMAN on behalf of Creditor Global Lending Services bkgroup@kmlawgroup.com,
bkgroup@kmlawgroup.com
LISA MARIE CIOTTI on behalf of Trustee FREDERICK L. REIGLE ecfmail@fredreiglechl3.com,
ecf_frpa@trusteel3.com
LYNN E. FELDMAN trustee.feldman@rcn.com, lfeldman@ecf.epiqsystems.com
United States Trustee USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 6

Information to identify the case:

Debtor 1	Matthew David Missimer	Social Security number or ITIN	xxx-xx-7903
	First Name Middle Name Last Name	EIN	__-__-____
Debtor 2	Nicole Elizabeth Missimer	Social Security number or ITIN	xxx-xx-5654
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-__-____
United States Bankruptcy Court	Eastern District of Pennsylvania	Date case filed in chapter	13 3/16/15
Case number:	15-11760-ref	Date case converted to chapter	7 8/30/16

Official Form 309A (For Individuals or Joint Debtors)**Notice of Chapter 7 Bankruptcy Case -- No Proof of Claim Deadline**

12/15

****Debtor's Photo ID & Social Security Card Must Be Presented at 341 Hearing****

For the debtors listed above, a case has been filed under chapter 7 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors or the debtors' property. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

The debtors are seeking a discharge. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office within the deadlines specified in this notice. (See line 9 for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at www.pacer.gov).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Matthew David Missimer	Nicole Elizabeth Missimer
2. All other names used in the last 8 years		
3. Address	106 Memorial Highway Apt. 3 Fleetwood, PA 19522	106 Memorial Highway Apt. 3 Fleetwood, PA 19522
4. Debtor's attorney Name and address	BRENNA HOPE MENDELSON Mendelsohn & Mendelsohn, PC 637 Walnut Street Reading, PA 19601	Contact phone 610-374-8088 Email: tobykmendelsohn@comcast.net
5. Bankruptcy trustee Name and address	LYNN E. FELDMAN Feldman Law Offices PC 221 N. Cedar Crest Blvd. Allentown, PA 18104	Contact phone (610) 530-9285 Email: trustee.feldman@rcn.com

For more information, see page 2 >

6. Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at www.pacer.gov .	400 Washington Street Suite 300 Reading, PA 19601	Office Hours: <u>Philadelphia Office</u> <u>-- 8:30 A.M. to 5:00 P.M Reading</u> <u>Office -- 8:00 A.M. to 4:30 P.M.</u> Contact phone (610)2085040 Date: 9/2/16
7. Meeting of creditors Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.	September 26, 2016 at 10:00 AM The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.	Location: 544 Court Street, Reading, PA 19601
8. Presumption of abuse If the presumption of abuse arises, you may have the right to file a motion to dismiss the case under 11 U.S.C. § 707(b). Debtors may rebut the presumption by showing special circumstances.	Insufficient information has been filed to date to permit the clerk to make any determination concerning the presumption of abuse. If more complete information, when filed, shows that the presumption has arisen, creditors will be notified.	
9. Deadlines The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.	File by the deadline to object to discharge or to challenge whether certain debts are dischargeable: Filing deadline: 11/25/16 You must file a complaint: <ul style="list-style-type: none"> • if you assert that the debtor is not entitled to receive a discharge of any debts under any of the subdivisions of 11 U.S.C. § 727(a)(2) through (7), or • if you want to have a debt excepted from discharge under 11 U.S.C § 523(a)(2), (4), or (6). You must file a motion: <ul style="list-style-type: none"> • if you assert that the discharge should be denied under § 727(a)(8) or (9). <hr/> Deadline to object to exemptions: The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection. Filing deadline: 30 days after the conclusion of the meeting of creditors	
10. Proof of claim Please do not file a proof of claim unless you receive a notice to do so.	No property appears to be available to pay creditors. Therefore, please do not file a proof of claim now. If it later appears that assets are available to pay creditors, the clerk will send you another notice telling you that you may file a proof of claim and stating the deadline.	
11. Creditors with a foreign address	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadlines in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	
12. Exempt property	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at www.pacer.gov . If you believe that the law does not authorize an exemption that the debtors claim, you may file an objection. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 9.	